

REMARKS

Applicant appreciates the Examiner's thorough consideration provided the present application. Claims 1, 4, 6-9 and 11-14 are now present in the application. Claims 5 and 10 have been cancelled and claims 1, 6, 7 and 9 have been amended. Claims 1 and 9 are independent. Reconsideration of this application, as amended, is respectfully requested.

Claim Objections

The Examiner has objected to claim 9 because of several informalities. In order to overcome this objection, Applicants have amended claim 9 in order to correct the deficiencies pointed out by the Examiner. Reconsideration and withdrawal of this objection are respectfully requested.

Claim Rejections under 35 U.S.C. §112, Second Paragraph

Claims 9-14 stand rejected under 35 U.S.C. § 112, 2nd Paragraph. This rejection is respectfully traversed.

The Examiner stated that the language in claim 9 "... a user's side remote to a banking system..." is unclear. In order to overcome this rejection, Applicants have amended claim 9 to correct each of the deficiencies specifically pointed out by the Examiner. Applicants respectfully submit that the claims, as amended, particularly point out and distinctly claim the subject matter which Applicants regard as the invention. Accordingly, reconsideration and withdrawal of this rejection are respectfully requested.

Claim Rejections Under 35 U.S.C. § 103

Claims 1, 5 and 6 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Clark in view of Joao et al. Claims 4 and 7-14 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Clark in view of Joao et al. and Official notice. This rejection is respectfully traversed.

A complete discussion of the Examiner's rejection is set forth in the Office Action, and is not being repeated here.

Independent claim 1 has been amended to recite "the step of changing the secret number to the new secret number including: entering the new secret number by the user via a computer remote from the system, encoding and transmitting the new secret number to the system, and registering the new secret number in the system." Amended independent claim 9 recites similar features in a varying scope. Applicant respectfully submits that the above combination of steps as set forth in amended independent claims 1 and 9 is not disclosed or suggested by the references relied on by the Examiner.

The Examiner has correctly acknowledged that Clark fails to teach changing the user's secret number. Then, the Examiner further relied on Joao et al. It is respectfully submitted that Joao et al. fails to teach or suggest the step of changing the secret number to the new secret number as recited in amended independent claims. Joao et al. states that "it is also possible to specify and programmably change personal identification number" for an automated teller machine accounts. However, nowhere in Joao et al. mentions the combination of steps for changing the secret number including entering the new secret number by the user via a computer remote from the system, encoding and transmitting the new secret number to the system, and

registering the new secret number in the system. Because conventionally the secret number registered in the system can be changed only at a bank and cannot be changed remotely, the present application attempts to introduce a new method of changing the secret number from a computer remote from the bank system (see page 2, lines 12-16 of the present application). Joao et al. merely teaches changing the personal identification number for an automated teller machine accounts, and thus fails to teach the steps of changing the user's secret number including entering the new secret number by the user via a computer remote from the system.

Further, it is respectfully submitted that Clark fails to teach or suggest the combination of steps for changing the user's secret number including entering the new secret number by the user via a computer remote from the system, encoding and transmitting the new secret number to the system, and registering the new secret number in the system, although Clark discloses transmitting the encrypted secret number. Therefore, because Clark fails to mention changing to a new secret number, it is respectfully submitted it is not obvious to the person of ordinary skill in the art to combine Clark and Joao et al.

Accordingly, it is respectfully submitted that amended independent claims 1 and 9 and each of claims depending therefrom are allowable.

CONCLUSION

All the stated grounds of rejection have been properly traversed and/or rendered moot. Applicant therefore respectfully requests that the Examiner reconsider all presently pending rejections and that they be withdrawn.

It is believed that a full and complete response has been made to the Office Action, and that as such, the Examiner is respectfully requested to send the application to Issue.

Entry of this amendment is respectfully requested since claim 1 and 9 incorporate respectively previous claims 5 and 10. Further, entry is requested since it places the application in condition for allowance and/or reduces the issues for appeal.

In the event there are any matters remaining in this application, the Examiner is invited to contact the undersigned at (703) 205-8000 in the Washington, D.C. area.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 02-2448 for any additional fees required under 37 C.F.R. §§1.16 or 1.17; particularly, extension of time fees.

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Respectfully submitted,

By Esther Chong
Esther H. Chong
Registration No.: 40,953
BIRCH, STEWART, KOLASCH & BIRCH, LLP
8110 Gatehouse Road
Suite 100 East
P.O. Box 747
Falls Church, Virginia 22040-0747
(703) 205-8000
Attorney for Applicant